

**ABSTRACT OF THE DISCLOSURE**

A communication terminal capable of  
utilizing a plurality of radio communication  
5 services respectively provided by a plurality of  
radio communication systems establishing a shared  
radio communication system is provided. The  
communication terminal comprises a hardware  
processing unit for performing common hardware  
10 processing necessary for utilizing each of the radio  
communication services; an IC card that stores a  
plurality of communication software packages  
necessary for respective radio communication  
services; a software selection unit that selects one  
15 communication software package out of the  
communication software packages stored in the IC  
card, which corresponds to a communication service  
to be utilized; and a software executing unit that  
executes the selected communication software package.  
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